

Designed for better consumer outcomes

Clients base the true value of an Indexed Universal Life (IUL) policy on its ability to grow cash value in a variety of market conditions. Balanced Growth Accumulator II Indexed Universal Life (BGA II IUL) offers enhanced client value through its:

Low-Cost Design



Lower costs provide
greater accumulation
potential

S&P PRISMSM Index



Designed to provide
consistent and
stable returns

Daily Tracking



Partial interest credits
on partial withdrawals
including COIs

Competitive Loan Provisions



Choose from 4
flexible loan options

Insurance products described here are underwritten and issued by Minnesota Life Insurance Company. Annexus Enterprises, LLC serves as a distributor of these products and is independently owned and not affiliated with Minnesota Life Insurance Company.

The Indexed Universal Life Series is designed first and foremost to provide life insurance protection. While the interest crediting options are attractive for cash accumulation, the product should always be promoted to first meet the death benefit needs of families and businesses with cash accumulation as a secondary benefit. One cannot invest in an index.

Uncapped indexed account participation rates are subject to change and may be less than 100%. This could have the impact of the indexed account credit being less than the change in the reference index.

Product features and availability may vary by state.

Guarantees are based on the claims paying ability of the issuing insurance company.

The "S&P 500 Index" and "S&P PRISM Index" are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI") and, and have been licensed for use by Minnesota Life Insurance Company (Minnesota Life). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Minnesota Life. Indexed Universal Life Insurance Policy Series is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index or the S&P PRISM Index.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender, and will reduce both the surrender value

and death benefit. Withdrawals may be subject to taxation within the first fifteen years of the contract. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

Indexed loans are only available with the Indexed Loan Agreement. This agreement may be added to in-force accumulation-focused indexed universal life policies for no charge. Policy loans may have adverse tax consequences.

If accumulation value is deducted from a balanced indexed account for a policy loan with a fixed policy loan interest rate, a partial index credit will be credited on the amount withdrawn from the balanced indexed account. The partial index credit will be calculated based on the partial index credit term. Additionally, a fixed interest rate loan will begin a 12-month lockout period during which no transfers from the fixed account to an indexed and/or balanced indexed accounts will apply.

These materials are for informational and educational purposes only and are not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. Securian Financial Group, and its affiliates, have a financial interest in the sale of their products.

Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in Saint Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Minnesota Life Insurance Company and Securian Life Insurance Company are affiliates of Securian Financial Group, Inc.



INSURANCE
INVESTMENTS
RETIREMENT



securian.com

400 Robert Street North, St. Paul, MN 55101-2098

©2020 Securian Financial Group, Inc. All rights reserved.

F94327-20 DOFU 6-2020
1225580